

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:  
ELARABI, AYMAN R.

Case No.: 19-27346  
Chapter: 7  
Judge: KCF

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**NOTICE OF PROPOSED ABANDONMENT**

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Thomas J. Orr, Chapter 7 Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk:

Clarkson S. Fisher US Courthouse  
402 East State Street  
Trenton, NJ 08608

If an objection is filed, a hearing will be held before the Honorable Kathryn C. Ferguson on December 17, 2019 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 2. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property:

Real Estate at: 242 BROOKSIDE LANE, HILLSBOROUGH, NJ  
The debtor(s) purchased the property in 2014 for \$239,000. The property is valued at \$239,000 based upon an Appraisal.

Liens on property:

CALIBER HOME LOANS - \$257,198

Amount of equity claimed as exempt:

\$1,659.24

Objections must be served on, and requests for additional information directed to:

Name: /s/Thomas J. Orr, Trustee  
Address: 321 High Street, Burlington, NJ 08016  
Phone number: (609)386-8700

**Certificate of Notice Page 2 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Ayman R. Elarabi  
 Debtor

Case No. 19-27346-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf905

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Nov 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2019.

db +Ayman R. Elarabi, 242 Brookside Lane, Hillsborough, NJ 08844-4818  
 518453031 +American Express National Bank, c/o Zwicker & Associates, 1105 Laurel Oak Rd., Ste. 136, Voorhees, NJ 08043-4312  
 518453032 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  
 518453033 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
 518453034 +Brookside Square Residential Community,, c/o Judith Ann Fallat, Esq., 92 Broadway, Suite 201, Denville, NJ 07834-2733  
 518453037 Caliber Home Loans, PO Box 619063, Dallas, TX 75261-9063  
 518453036 +Caliber Home Loans, c/o RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927  
 518453039 +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298  
 518453040 +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441  
 518453042 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999  
 518453029 +Equifax Information Serv., PO Box 740256, Atlanta, GA 30374-0256  
 518453028 +Experian, PO Box 4500, Allen, TX 75013-1311  
 518453027 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: Division of Taxation, Dept. of Treasury, PO Box 269, Trenton, NJ 08695)  
 518453044 +Synchrony Bank, c/o Selip & Stylianou LLP, 10 Forest Avenue, PO Box 914, Paramus, NJ 07653-0914  
 518453047 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409)  
 518453030 TransUnion, PO Box 2000, Crum Lynne, PA 19022  
 518453049 ++VALLEY, ATTN ATTN LEGAL DEPARTMENT, 1455 VALLEY ROAD, WAYNE NJ 07470-8448  
 (address filed with court: Valley National Bank, Attn: Legal Dept, 1455 Valley Rd, Wayne, NJ 07470)  
 518453050 +Weichert Finance Ser/d, 1 Corporate Dr, Lake Zurich, IL 60047-8944  
 518453051 +Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001  
 518453052 +Wells Fargo Bank, NA, c/o Tenaglia & Hunt, P.A., 395 West Passaic Street, Ste. 205, Rochelle Park, NJ 07662-3016  
 518453053 +Wells Fargo Home Mortgage, Attn: Bankruptcy Dept, P.O. Box 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 16 2019 01:25:57 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 16 2019 01:25:53 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 518453035 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Nov 16 2019 01:27:27 Caliber Home Loans, Attn: Cash Operations, Po Box 24330, Oklahoma City, OK 73124-0330  
 518453038 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 16 2019 01:36:16 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 518453041 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Nov 16 2019 01:27:19 Credit Collection Services, Attn: Bankruptcy, 725 Canton St., Norwood, MA 02062-2679  
 518453043 E-mail/Text: mrdiscren@discover.com Nov 16 2019 01:25:06 Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850  
 518455236 +E-mail/PDF: gecsedci@recoverycorp.com Nov 16 2019 01:36:09 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 518453045 +E-mail/PDF: gecsedci@recoverycorp.com Nov 16 2019 01:34:42 Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 518453046 +E-mail/PDF: gecsedci@recoverycorp.com Nov 16 2019 01:36:09 Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 518453048\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Financial Services, Bankruptcy, PO Box 8026, Cedar Rapids, IA 52408-8026)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: pdf905

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
Michael S. Kopelman on behalf of Debtor Ayman R. Elarabi kopelaw@kopelmannj.com  
R. A. Lebron on behalf of Creditor CALIBER HOME LOANS, INC. bankruptcy@feinsuch.com  
Thomas Orr tom@torrlaw.com, Torr@ecf.axiosfs.com  
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.axiosfs.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 7